

RECEIVED

BBSF
12.13.27

MAY - 1 2013

Successor Coeur d'Alene Custodial Trust
OFFICE OF ENVIRONMENTAL CLEANUP
606 Columbia St NW
Suite 212
Olympia, WA 98501
(360) 754-9343
danieljsilver@msn.com

Via E-mail

April 29, 2013

Ms. Beth Sheldrake
U.S. EPA
1200 Sixth Ave.
Suite 900
Seattle, WA 98115

Mr. Bill Adams
U.S. EPA
1200 Sixth Ave.
Suite 900
Seattle, WA 98115

Ms. Cara Steiner-Riley
Office of Regional Counsel
1200 Sixth Ave.
Suite 900
Seattle, WA 98115

SUBJECT: 1st Quarter 2013 Report

Dear Beth, Bill, and Cara:

Attached is the 1st Quarter 2013 Report for the Successor Coeur d'Alene Custodial Trust.
The report consists of:

- A short narrative of asset management and remediation
- A one-page budget and expenditure summary
- A summary spreadsheet showing the three account values, along with a Revised summary from 4th Q 2012
- Quarterly account statements from BlackRock and Wells Fargo

I will also provide Bill with a hard copy of this report.

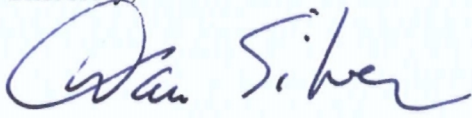
USEPA SF



1412842

I certify that the reports are true and accurate to the best of my knowledge, information, and belief.

Sincerely,

A handwritten signature in blue ink that reads "Dan Silver". The signature is written in a cursive style, with the first name "Dan" and the last name "Silver" clearly legible.

Dan Silver
Trustee

Enclosures

Successor Coeur d'Alene Custodial and Work Trust

1st Quarter 2013

Asset Management

Financial

- Expended \$1.53m during the quarter.
- Completed the field portion of the annual financial audit.
- Renewed required insurance coverage and completed required annual 401K compliance testing.
- The value of the Trust increased \$21.4m during the quarter.
- The 4th Q 2012 Account Values Report had an internal error; a revised spreadsheet is included in this report.

Property

- Contracted for review of history of all mineral holdings in preparation for valuing our mineral holdings and sales potential. Obtained language from Trust land attorney for mineral lands sale addendum and disclosure to protect the Trust from liability.
- Discussed potential transfer of Trust properties to the Natural Resource agencies; awaiting recommendations from Trustee Council
- Issued an updated easement to Yellowstone Pipeline.
- Met with the City of Kellogg and Panhandle Health District to clarify ownership of lands in upper Government Gulch area. It is likely that there is encroachment on Trust properties.
- Contracted for a new set of maps and portfolios for remaining Trust properties.

Remediation

Assistance with Programmatic Cultural Resources Agreement (MFA # 0442.01.07)

- Completed coordination and EPA document review for the determination of the Area of Potential Effects for the Programmatic Agreement.
- The Coeur d'Alene Tribe completed their Cultural Resources Report for the Star Complex and HRA completed a review the document.
- Compiled and distributed cultural resources and design information to HRA for review.

LBCR Design Assistance (MFA # 0442.02.02)

- Completed the LBCR 30% design package and independent design review by MFA and Golder (for Geotechnical design components).
- Scoped the 60% and 90% design packages.

- Prepared the initial evaluation of LBCR expansion and cover soil alternatives (CDM-Smith).

Repository Operations (MFA # 0442.02.03)

- Reviewed historical repository documentation.
- Completed coordination regarding purchase of two signs for the repositories as requested by EPA.

Remedy Protection Program Assistance (MFA # 0442.03.02)

- Prepared Remedy Protection forward planning schedule laying out next 5 years (TerraGraphics) with corresponding independent review by MFA.
- Prepared Remedy Protection projected work figures with corresponding independent review by MFA.
- Completed work on cultural resources (by HRA) and related coordination and communications.
- Prepared Dewey Street 90% design package and corresponding independent review by MFA.
- Prepared Third Street 90% design package and corresponding independent review by MFA.
- Prepared Unnamed Creek 30% design package and corresponding independent review by MFA.
- Prepared Meyer Creek 30% design package and corresponding independent review by MFA.
- Prepared Dewey Street and Third Street CQAP.
- Prepared Remedy Protection QAPP.
- Prepared draft bid documents.

Roads

- Met with local officials to discuss approach to road contracts.
- Drafted contract template.

BPRP Assistance (MFA # 0442.05.01)

- Reviewed BPRP documents.
- Prepared draft bid package.
- Prepared Remedial Action Work Plan, CQAP, and QAPP.

Water Monitoring (MFA # 0442.06.01)

- Completed general coordination of water monitoring tasks.
- Prepared "parent" water monitoring QAPP and site sampling plans.
- Prepared EFNW WCA groundwater well installation QAPP.

Ninemile Investigation and Design Assistance including MFA Program Management (MFA # 0650.01.07)

- Began Phase 1 for WCA property transition.
- Coordinated access agreements with TerraGraphics.
- Finalized on Success Stream Crossing Construction Report and Record Drawings.
- Maintained the internal Trust chemical database, photo library, and document library, and developed additional data management protocols for 2013 and beyond.
- Imported 2011 and 2012 data into EPA's WQX, and completed related data management requested by EPA.
- Prepared 2013 Gantt chart schedule for EPA.
- Prepared 2013 list of commitments and schedules.
- Prepared data summaries for EFNМ property owners.
- Initiated Biological Assessment (BA) work by Trust including review of consultant qualifications and selection of TerraGraphics to complete the work.
- Prepared HASP for 2013 EFNМ work.
- Completed meetings with EPA on design including ARARs meetings and conference calls and a January 3rd meeting on EFNМ investigation results and waste volume modeling results.
- Completed 90% WCA and Infrastructure design packages (by North Wind/Pioneer and CDM) and independent reviews by MFA and Golder (geotech)
- Provided HRA with design information and Coeur d'Alene Tribe cultural resource reports that were used to prepare a summary and findings to fulfill ARAR requirements for the WCA and infrastructure project.
- Developed quarry rock criteria and sampling and analysis approach by CDM and MFA.
- Developed base specifications, site-specific specifications, and contract documents for the bid package.
- Developed materials balance estimates for Ninemile Basin.
- Completed the 60% IC Rock Dumps design package, with independent review by MFA and Golder (geotech).
- Reviewed agency comments on design documents and developed responses.

EFNM Construction Management (MFA # 0650.01.08)

- Evaluated dust monitoring data to prepare for 2013 work.
- Prepare CQAP and QAPP for WCA and Infrastructure projects, including forms to be used during construction.
- Prepared information on quarry rock testing approach and background.
- Reviewed temporary water rights requirements.

ESA and CWA Compliance Assistance (MFA # 0650.01.09)

- Coordinated completion of benthic analysis for USFW.
- Completed work by MFA and TerraGraphics on ARAR compliance for CWA and ESA issues.

Star Complex Reporting (MFA # 0651.03.02)

- Data management and data validation of 2012 data.
- Completed 2012 investigation report for Star Complex.

Wallace District Mining Museum 2013 Mine and Millsite Research (MFA # 0442.01.08)

- Completed historical research by the Wallace District Mining Museum.

Coeur d'Alene Trust 2013 Expenditures
1st Quarter 2013

Task	EPA-Approved Budget	Contracted MFA Budget	Contracted Trust Budget	Expended Jan - Mar 2013	Contracted Budget Remaining	EPA Authorized Budget Remaining
Trust Program Management	\$650,000	\$0	\$650,000	\$116,089	\$533,911	\$533,911
Assistance with Programmatic Cultrual Resources Agreement	\$200,000	\$25,000	\$40,289	\$20,764	\$44,525	\$179,236
Repositories						
LBCR Design	\$762,000	\$200,000	\$605,387	\$87,228	\$718,159	\$674,772
Repository Operations - Big Creek and East Mission Flats	\$1,147,000	\$10,000	\$0	\$1,922	\$8,078	\$1,145,078
Remedy Protection	\$2,200,000	\$225,000	\$488,089	\$177,486	\$535,603	\$2,022,514
Roads	\$3,000,000	\$5,000	\$0	\$0	\$5,000	\$3,000,000
Basin Property Remediation Program	\$2,100,000	\$10,000	\$0	\$7,066	\$2,934	\$2,092,934
Water Monitoring (EFNM source sites, EFNM WCA, Star source sites, and LBCR)	\$730,000	\$100,000	\$0	\$15,554	\$84,446	\$714,446
Mine and Mill Site Remedial Action						
Ninemile Investigation and Design	\$861,000	\$435,000	\$869,720	\$634,810	\$669,910	\$226,190
EFNM Construction	\$6,069,000	\$100,000	\$99,582	\$56,770	\$142,812	\$6,012,230
EFNM WCA Property Purchase	\$1,255,289	\$0	\$1,255,289	\$0	\$1,255,289	\$1,255,289
ESA and CWA Compliance Assistance	\$0	\$10,000	\$62,421	\$12,913	\$59,508	-\$12,913
Star Complex Reporting	\$50,000	\$55,000	\$0	\$53,335	\$1,665	-\$3,335
Wallace Mining Museum Historical Research	\$30,000	\$30,000	\$0	\$13,047	\$16,953	\$16,953
Subtotal	\$19,054,289	\$1,205,000	\$4,070,775	\$1,196,984	\$4,078,792	\$17,857,305
Contingency	\$250,000	\$0	\$0	\$0	\$0	\$250,000
Total	\$19,304,289	\$1,205,000	\$4,070,775	\$1,196,984	\$4,078,792	\$18,107,305

**Coeur d'Alene Trust
Account Values
1st Quarter 2013**

	1st Quarter 2013			
	<i>General Work Account</i>	<i>Special Work Account</i>	<i>Custodial Account</i>	<i>Total</i>
Beginning Account Value	\$ 416,995,995	\$ 37,249,645	\$ 15,116,086	\$ 469,361,726

BlackRock Investment Accounts				
Beginning Account Value	\$ 413,220,513	\$ 37,249,645	\$ 14,731,462	\$ 465,201,620
Change in Value	<u>\$ 20,401,434</u>	<u>\$ 1,839,080</u>	<u>\$ 727,318</u>	<u>\$ 22,967,832</u>
Subtotal	\$ 433,621,947	\$ 39,088,725	\$ 15,458,780	\$ 488,169,452

Wells Fargo Commercial Checking				
Beginning Account Value	\$ 3,775,482		\$ 384,624	\$ 4,160,106
Credits	\$ -		\$ 400	\$ 400
Debits	<u>\$ (1,522,500)</u>		<u>\$ (9,519)</u>	<u>\$ (1,532,019)</u>
Subtotal	\$ 2,252,982	\$ -	\$ 375,505	\$ 2,628,487

Quarter End Account Value	\$ 435,874,929	\$ 39,088,725	\$ 15,834,284	\$ 490,797,938
----------------------------------	-----------------------	----------------------	----------------------	-----------------------

Change in Value				\$ 21,436,212
------------------------	--	--	--	----------------------

Coeur d'Alene Trust
Account Values
4th Quarter 2012 and 2012 Totals
REVISED 4-29-13

	4th Quarter 2012				2012 Totals
	<i>General Work Account</i>	<i>Special Work Account</i>	<i>Custodial Account</i>	<i>Total</i>	<i>All Accounts</i>
Beginning Account Value	\$ 413,096,395	\$ 36,654,593	\$ 14,908,439	\$ 464,659,427	\$ 433,532,273
<i>BlackRock Investment Accounts</i>					
Beginning Account Value	\$ 411,609,217	\$ 36,654,593	\$ 14,496,131	\$ 462,759,941	\$ 431,737,397
Change in Value	\$ 1,611,296	\$ 595,052	\$ 235,331	\$ 2,441,679	\$ 33,464,223
Subtotal	\$ 413,220,513	\$ 37,249,645	\$ 14,731,462	\$ 465,201,620	\$ 465,201,620
<i>Wells Fargo Commercial Checking</i>					
Beginning Account Value	\$ 1,487,179		\$ 412,309	\$ 1,899,487	\$ 1,794,875
Credits	\$ 5,001,647		\$ -	\$ 5,001,647	\$ 9,099,607
Debits	\$ (2,713,344)		\$ (27,685)	\$ (2,741,029)	\$ (6,734,376)
Subtotal	\$ 3,775,482	\$ -	\$ 384,624	\$ 4,160,106	\$ 4,160,106
Quarter End Account Value	\$ 416,995,995	\$ 37,249,645	\$ 15,116,086	\$ 469,361,726	\$ 469,361,726
Change in Value				\$ 4,702,299	\$ 35,829,453



Apr 26, 2013

Daniel Silver

danieljsilver@msn.com

Holdings

As of 03/31/2013

Most current information available as of 03/31/2013.

Accounts	SHARES	COST	ADJUSTED COST	PRICE	PRICE DATE	MARKET VALUE	WEIGHT	UNREALIZED GAIN / LOSS	ADJUSTED UNREALIZED GAIN / LOSS
Reporting Currency: USD									
Successor Coeur d'Alene Custodial and Work Trust - Settlement Date		445,174,142.19	493,864,398.03			488,169,451.59		42,995,309.40	(5,695,234.46)
(689874) Coeur d'Alene - Custodial		14,089,091.89	15,629,879.48			15,458,779.67		1,369,687.78	(171,102.30)
Cash	0.49	0.49	-	1.000000	03/31/2013	0.49	0.00%	0.00	-
BLK US MONEY MARKET FUND B	2.00	2.00	-	1.000000	03/31/2013	2.00	0.00%	0.00	-
Successor Coeur d'Alene Trust Strategy U/A	1,409,806.70	14,089,089.40	15,629,879.48	10.965175	03/31/2013	15,458,777.18	100.00%	1,369,687.78	(171,102.30)
(689856) Coeur d'Alene - General Work		395,438,522.32	438,689,125.66			433,621,947.23		38,183,424.91	(5,067,459.91)
Cash	0.48	0.48	-	1.000000	03/31/2013	0.48	0.00%	0.00	-
BLK US MONEY MARKET FUND B	281.00	281.00	-	1.000000	03/31/2013	281.00	0.00%	0.00	-
Successor Coeur d'Alene Trust Strategy U/A	39,545,348.41	395,438,240.84	438,689,125.66	10.965175	03/31/2013	433,621,665.75	100.00%	38,183,424.91	(5,067,459.91)
(689865) Coeur d'Alene - Specialized Work		35,646,527.98	39,545,392.89			39,088,724.69		3,442,196.71	(456,672.25)
Cash	0.05	0.05	-	1.000000	03/31/2013	0.05	0.00%	0.00	-
BLK US MONEY MARKET FUND B	4.00	4.00	-	1.000000	03/31/2013	4.00	0.00%	0.00	-
Successor Coeur d'Alene Trust Strategy U/A	3,564,805.91	35,646,523.93	39,545,392.89	10.965175	03/31/2013	39,088,720.64	100.00%	3,442,196.71	(456,672.25)

There are accounts for which we are not showing holdings.

Disclaimers

The "-" that appears under the fund listing in the Adjusted Cost and Adjusted Unrealized Gain/Loss (if applicable) columns indicate that adjusted cost income balances are not applicable for the given funds.

© 2013 BlackRock, Inc. All rights reserved.

Choice IV Commercial Checking

Account number: 8863381409 ■ January 1, 2013 - January 31, 2013 ■ Page 1 of 3



SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
(CUSTODY)
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093

Questions?

Available by phone 24 hours a day, 7 days a week:
1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)
Washington PCS - Bellevue
P.O. Box 6995
Portland, OR 97228-6995



IMPORTANT ACCOUNT INFORMATION

Getting ready for tax season can be a hassle! Creating a checklist, and preparing in advance will set you up for a successful meeting with your tax preparer. Remember to bring your deposit routing and account number when preparing your taxes and you may be able to take advantage of using direct deposit for your tax refund into one of your Wells Fargo checking or savings accounts.

Account summary

Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381409	\$384,623.81	\$0.00	-\$4,366.53	\$380,257.28

Debits

Electronic debits/bank debits

Effective date	Posted date	Amount	Transaction detail
	01/11	12.84	Client Analysis Srvc Chrg 130110 Svc Chge 1212 000008863381409
	01/15	47.64	Labor&Industries L&I ELF 130115 18709900-649485 Successor Coeur D'Alen
	01/15	7.86	State of WA-Esd Esd ACH 5 Esd WA Ui-Tax Successor Coeur Dalene
		\$68.34	Total electronic debits/bank debits

Checks paid

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1152	200.00	01/03	1157	234.26	01/25	1160	975.00	01/28
1155*	2,173.84	01/14	1158	33.68	01/17	1161	75.64	01/25
1156	35.38	01/22	1159	528.39	01/15	1162	42.00	01/28
			\$4,298.19			Total checks paid		

* Gap in check sequence.

\$4,366.53 Total debits



Daily ledger balance summary

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
12/31	384,623.81	01/14	382,237.13	01/22	381,584.18
01/03	384,423.81	01/15	381,653.24	01/25	381,274.28
01/11	384,410.97	01/17	381,619.56	01/28	380,257.28
Average daily ledger balance		\$382,616.67			



IMPORTANT ACCOUNT INFORMATION

NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

Changes to Commercial Account Agreement
Effective March 2013

Wells Fargo is amending the agreement governing your deposit account effective March 1, 2013. The agreement governing your account includes:

- (a) the Wells Fargo Bank's Commercial Account Agreement dated May 1, 2005 (the "Wells Fargo Agreement"); and
- (b) the Wachovia Deposit Agreement and Disclosures for Commercial Accounts effective January 1, 2010, and prior versions of this agreement which were in effect on the date of this Addendum (each, the "Wachovia Agreement").

These changes include provisions in the Wells Fargo Agreement and the Wachovia Agreement regarding Fraud Prevention, the Bank's recoupment fee, the Bank's Use of Funds, and the law governing remittance transfers. If you have questions or would like a complete copy of the Wells Fargo Agreement, as amended, please contact your relationship manager.

Protection Against Unauthorized Items.

Company acknowledges that there is a growing risk of losses resulting from unauthorized items. Bank offers Services that provide effective means for controlling the risk from unauthorized items. These Services include:

- Positive Pay, or Positive Pay with Payee Validation, or Reverse Positive Pay (each offered by Bank in conjunction with Bank's Account Reconciliation Plan Service);
- ACH Fraud Filter; and
- Payment Authorization Service.

In addition, implementing a layered security approach and a combination of protection and detection tools is an effective way to prevent online fraud. Bank may recommend Company use certain fraud prevention practices to reduce Company's exposure to online fraud. Each of these practices is an industry "best practice". An example of a best practice is dual custody, which requires a payment or user modification initiated by one user to be approved by a second user on a different computer or mobile device before it takes effect.

Choice IV Commercial Checking

Account number: 8863381409 ■ February 1, 2013 - February 28, 2013 ■ Page 1 of 3



SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
(CUSTODY)
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

Account summary

Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381409	\$380,257.28	\$400.00	-\$3,426.65	\$377,230.63

Credits

Electronic deposits/bank credits

Effective date	Posted date	Amount	Transaction detail
	02/13	400.00	Deposit Made In A Branch/Store
		\$400.00	Total electronic deposits/bank credits
		\$400.00	Total credits

Debits

Electronic debits/bank debits

Effective date	Posted date	Amount	Transaction detail
	02/11	42.94	Client Analysis Srv Chrg 130208 Svc Chge 0113 000008863381409
		\$42.94	Total electronic debits/bank debits

Checks paid

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1163	2,311.83	02/25	1165	76.72	02/22	1166	534.54	02/25
1164	460.62	02/12						
	\$3,383.71		Total checks paid					
	\$3,426.65		Total debits					



Daily ledger balance summary

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
01/31	380,257.28	02/12	379,753.72	02/22	380,077.00
02/11	380,214.34	02/13	380,153.72	02/25	377,230.63
Average daily ledger balance		\$379,752.78			



IMPORTANT ACCOUNT INFORMATION

Changes to Commercial Account Agreement Effective March 2013

Wells Fargo is amending the agreement governing your deposit account effective March 1, 2013. The agreement governing your account includes:

- (a) the Wells Fargo Bank's Commercial Account Agreement dated May 1, 2005 (the "Wells Fargo Agreement"); and
- (b) the Wachovia Deposit Agreement and Disclosures for Commercial Accounts effective January 1, 2010, and prior versions of this agreement which were in effect on the date of this Addendum (each, the "Wachovia Agreement").

These changes include provisions in the Wells Fargo Agreement and the Wachovia Agreement regarding Fraud Prevention, the Bank's recoupment fee, the Bank's Use of Funds, and the law governing remittance transfers. If you have questions or would like a complete copy of the Wells Fargo Agreement, as amended, please contact your relationship manager.

Protection Against Unauthorized Items.

Company acknowledges that there is a growing risk of losses resulting from unauthorized items. Bank offers Services that provide effective means for controlling the risk from unauthorized items. These Services include:

- Positive Pay, or Positive Pay with Payee Validation, or Reverse Positive Pay (each offered by Bank in conjunction with Bank's Account Reconciliation Plan Service);
- ACH Fraud Filter; and
- Payment Authorization Service.

In addition, implementing a layered security approach and a combination of protection and detection tools is an effective way to prevent online fraud. Bank may recommend Company use certain fraud prevention practices to reduce Company's exposure to online fraud. Each of these practices is an industry "best practice". An example of a best practice is dual custody, which requires a payment or user modification initiated by one user to be approved by a second user on a different computer or mobile device before it takes effect.

Company will be treated as having assumed the risk of any loss that could have been prevented by its use of any fraud prevention Service or best practice Bank has recommended to Company, if Company:

- Declines to enroll in the fraud prevention Service(s);
- Enrolls in the fraud prevention Service but fails to use it in accordance with the Service Documentation applicable to it;
- or
- Fails to adopt and follow a best practice.

Recoupment Fee.

The FDIC charges each insured bank a fee to cover its share of the cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does, however, permit a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee. Bank assesses this

Choice IV Commercial Checking

Account number: 8863381409 ■ March 1, 2013 - March 31, 2013 ■ Page 1 of 2

WELLS
FARGO

DCEI21DTG7 000217



SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
(CUSTODY)
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093

Questions?

Available by phone 24 hours a day, 7 days a week:
1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)
Washington PCS - Bellevue
P.O. Box 6995
Portland, OR 97228-6995

Account summary

Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381409	\$377,230.63	\$0.00	-\$1,726.07	\$375,504.56

Debits

Electronic debits/bank debits

Effective date	Posted date	Amount	Transaction detail
	03/11	22.27	Client Analysis Srvc Chrg 130308 Svc Chge 0213 000008863381409
		\$22.27	Total electronic debits/bank debits

Checks paid

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1167	555.00	03/06	1169	584.11	03/12	1171	75.84	03/28
1168	481.86	03/13	1170	6.99	03/18			
	\$1,703.80		Total checks paid					
	\$1,726.07		Total debits					

Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
02/28	377,230.63	03/12	376,069.25	03/18	375,580.40
03/06	376,675.63	03/13	375,587.39	03/28	375,504.56
03/11	376,653.36				
Average daily ledger balance	\$376,064.93				



IMPORTANT ACCOUNT INFORMATION

DCEI21DTG7 000217 NNNNNNNNNN NNN NNN 001 001 120 000797 10529995.1.1

Choice IV Commercial Checking

Account number: 8863381383 ■ January 1, 2013 - January 31, 2013 ■ Page 1 of 4



SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
(GENERAL WORK)
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093

Questions?

Available by phone 24 hours a day, 7 days a week:
1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)
Washington PCS - Bellevue
P.O. Box 6995
Portland, OR 97228-6995



IMPORTANT ACCOUNT INFORMATION

Getting ready for tax season can be a hassle! Creating a checklist, and preparing in advance will set you up for a successful meeting with your tax preparer. Remember to bring your deposit routing and account number when preparing your taxes and you may be able to take advantage of using direct deposit for your tax refund into one of your Wells Fargo checking or savings accounts.

Account summary

Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381383	\$3,775,481.94	\$0.00	-\$730,071.83	\$3,045,410.11

Debits

Electronic debits/bank debits

Effective date	Posted date	Amount	Transaction detail
	01/03	1,850.00	Frontier Trust Ret Plan 212255 12312012 0000Coeur D'Alene
	01/11	4,755.52	Intuit Payroll S Quickbooks 130111 xxxxx1308 Successor Coeur D
	01/11	1.58	Intuit Payroll S Quickbooks 130111 xxxxx1308 Successor Coeur D
	01/14	5,697.16	IRS Usataxpymt 011413 270341482748634 Successor Coeur Dalene
	01/14	4,402.82	Intuit Payroll S Quickbooks 130114 xxxxx1308 Successor Coeur D
	01/18	1,850.00	Frontier Trust Ret Plan 212255 01152013 0000Coeur D'Alene
	01/22	11.66	Xerox Corp. Xerox Invc 130121 919389 0000Wells Fargo
	01/23	170.99	Xerox Corp. Xerox Invc 130122 920680 0000Wells Fargo
	01/30	4,412.81	Intuit Payroll S Quickbooks 130130 xxxxx1308 Successor Coeur D
		\$23,152.54	Total electronic debits/bank debits

**Checks paid**

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1456	108.00	01/02	1469	868.75	01/22	1477	19,906.08	01/25
1461*	61,437.05	01/03	1470	305.76	01/18	1480*	69,946.25	01/28
1463*	3,135.00	01/14	1471	84.00	01/28	1481	128.10	01/29
1464	246,208.75	01/10	1472	108.00	01/28	1482	3,600.00	01/28
1465	291.36	01/11	1473	270.00	01/24	1483	49,040.00	01/28
1466	1,329.00	01/10	1474	5,000.00	01/25	1484	159,296.83	01/29
1467	970.07	01/22	1475	15.11	01/24	1485	77,523.42	01/30
1468	134.55	01/22	1476	4,769.21	01/24	1486	2,444.00	01/28
		\$706,919.29	Total checks paid					

* Gap in check sequence.

\$730,071.83 **Total debits**

Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
12/31	3,775,481.94	01/14	3,446,265.70	01/25	3,411,993.52
01/02	3,775,373.94	01/18	3,444,109.94	01/28	3,286,771.27
01/03	3,712,086.89	01/22	3,442,124.91	01/29	3,127,346.34
01/10	3,464,549.14	01/23	3,441,953.92	01/30	3,045,410.11
01/11	3,459,500.68	01/24	3,436,899.60		
Average daily ledger balance		\$3,483,932.73			

**IMPORTANT ACCOUNT INFORMATION****NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS**

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

Changes to Commercial Account Agreement
Effective March 2013

Wells Fargo is amending the agreement governing your deposit account effective March 1, 2013. The agreement governing your account includes:

- (a) the Wells Fargo Bank's Commercial Account Agreement dated May 1, 2005 (the "Wells Fargo Agreement"); and
- (b) the Wachovia Deposit Agreement and Disclosures for Commercial Accounts effective January 1, 2010, and prior versions of this agreement which were in effect on the date of this Addendum (each, the "Wachovia Agreement").

Choice IV Commercial Checking

Account number: 8863381383 ■ February 1, 2013 - February 28, 2013 ■ Page 1 of 3



SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
(GENERAL WORK)
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093

Questions?

Available by phone 24 hours a day, 7 days a week:
1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)
Washington PCS - Bellevue
P.O. Box 6995
Portland, OR 97228-6995

Account summary

Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381383	\$3,045,410.11	\$0.00	-\$463,611.46	\$2,581,798.65

Debits

Electronic debits/bank debits

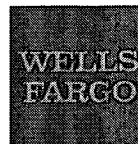
Effective date	Posted date	Amount	Transaction detail
	02/06	1,850.00	Frontier Trust Ret Plan 212255 01312013 0000Coeur D'Alene
	02/07	4,145.59	Intuit Payroll S Quickbooks 130207 xxxxx1308 Successor Coeur D
	02/07	1.58	Intuit Payroll S Quickbooks 130207 xxxxx1308 Successor Coeur D
	02/14	4,412.82	Intuit Payroll S Quickbooks 130214 xxxxx1308 Successor Coeur D
	02/15	4,628.70	IRS Usataxpymt 021513 270344655858204 Successor Coeur Dalene
	02/19	120.74	Harland Clarke Check/Acc. 021813 00043877575482 Successor Coeur D'Alen
	02/22	1,850.00	Frontier Trust Ret Plan 212255 02152013 0000Coeur D'Alene
	02/22	11.66	Xerox Corp. Xerox Invc 130221 934385 0000Wells Fargo
	02/25	170.99	Xerox Corp. Xerox Invc 130222 935696 0000Wells Fargo
	02/27	4,412.81	Intuit Payroll S Quickbooks 130227 xxxxx1308 Successor Coeur D
		\$21,604.89	Total electronic debits/bank debits

Checks paid

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1478	69.95	02/01	1491	452.00	02/21	1497	121.36	02/22
1479	20,775.00	02/05	1492	4,769.21	02/21	1498	258.44	02/25
1487*	87,564.66	02/11	1493	84,938.50	02/25	1499	36.28	02/25
1488	295.92	02/11	1494	21.79	02/22	1500	8,030.49	02/28
1489	230,563.10	02/11	1495	69.95	02/27	1502*	678.00	02/27
1490	888.00	02/13	1496	108.00	02/22	1503	2,365.92	02/25
	\$442,006.57			Total checks paid				

* Gap in check sequence.

\$463,611.46 Total debits



Daily ledger balance summary

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
01/31	3,045,410.11	02/11	2,700,144.31	02/21	2,684,872.84
02/01	3,045,340.16	02/13	2,699,256.31	02/22	2,682,760.03
02/05	3,024,565.16	02/14	2,694,843.49	02/25	2,594,989.90
02/06	3,022,715.16	02/15	2,690,214.79	02/27	2,589,829.14
02/07	3,018,567.99	02/19	2,690,094.05	02/28	2,581,798.65
Average daily ledger balance		\$2,797,611.04			



IMPORTANT ACCOUNT INFORMATION

Changes to Commercial Account Agreement Effective March 2013

Wells Fargo is amending the agreement governing your deposit account effective March 1, 2013. The agreement governing your account includes:

- (a) the Wells Fargo Bank's Commercial Account Agreement dated May 1, 2005 (the "Wells Fargo Agreement"); and
- (b) the Wachovia Deposit Agreement and Disclosures for Commercial Accounts effective January 1, 2010, and prior versions of this agreement which were in effect on the date of this Addendum (each, the "Wachovia Agreement").

These changes include provisions in the Wells Fargo Agreement and the Wachovia Agreement regarding Fraud Prevention, the Bank's recoupment fee, the Bank's Use of Funds, and the law governing remittance transfers. If you have questions or would like a complete copy of the Wells Fargo Agreement, as amended, please contact your relationship manager.

Protection Against Unauthorized Items.

Company acknowledges that there is a growing risk of losses resulting from unauthorized items. Bank offers Services that provide effective means for controlling the risk from unauthorized items. These Services include:

- Positive Pay, or Positive Pay with Payee Validation, or Reverse Positive Pay (each offered by Bank in conjunction with Bank's Account Reconciliation Plan Service);
- ACH Fraud Filter; and
- Payment Authorization Service.

In addition, implementing a layered security approach and a combination of protection and detection tools is an effective way to prevent online fraud. Bank may recommend Company use certain fraud prevention practices to reduce Company's exposure to online fraud. Each of these practices is an industry "best practice". An example of a best practice is dual custody, which requires a payment or user modification initiated by one user to be approved by a second user on a different computer or mobile device before it takes effect.

Company will be treated as having assumed the risk of any loss that could have been prevented by its use of any fraud prevention Service or best practice Bank has recommended to Company, if Company:

- Declines to enroll in the fraud prevention Service(s);
- Enrolls in the fraud prevention Service but fails to use it in accordance with the Service Documentation applicable to it;
- or
- Fails to adopt and follow a best practice.

Recoupment Fee.

Choice IV Commercial Checking

Account number: 8863381383 ■ March 1, 2013 - March 31, 2013 ■ Page 1 of 2

WELLS
FARGO

DCEI21DTG7 000216



SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
(GENERAL WORK)
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

Account summary

Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381383	\$2,581,798.65	\$0.00	-\$328,816.95	\$2,252,981.70

Debits

Electronic debits/bank debits

Effective date	Posted date	Amount	Transaction detail
	03/06	1,850.00	Frontier Trust Ret Plan 212255 02282013 0000Coeur D'Alene
	03/07	4,336.76	Intuit Payroll S Quickbooks 130307 xxxxx1308 Successor Coeur D
	03/07	1.58	Intuit Payroll S Quickbooks 130307 xxxxx1308 Successor Coeur D
	03/11	32.27	Client Analysis Svc Chrg 130308 Svc Chge 0213 000008863381383
	03/14	4,412.82	Intuit Payroll S Quickbooks 130314 xxxxx1308 Successor Coeur D
	03/15	4,663.72	IRS Usatxpymt 031513 270347480632878 Successor Coeur Dalene
	03/22	96.84	Xerox Corp. Xerox Inv 130321 945178 0000Wells Fargo
	03/22	12.83	Xerox Corp. Xerox Inv 130321 945149 0000Wells Fargo
	03/25	170.99	Xerox Corp. Xerox Inv 130322 946812 0000Wells Fargo
	03/26	1,850.00	Frontier Trust Ret Plan 212255 03152013 0000Coeur D'Alene
	03/28	4,412.84	Intuit Payroll S Quickbooks 130328 xxxxx1308 Successor Coeur D
		\$21,840.65	Total electronic debits/bank debits

Checks paid

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1501	128.07	03/01	1511	12,500.00	03/08	1515	265.46	03/18
1508*	62,393.91	03/08	1512	888.00	03/14	1516	70,151.17	03/25
1509	297.74	03/07	1513	108.00	03/18	1517	28.47	03/21
1510	154,785.48	03/08	1514	350.84	03/18	1518	69.95	03/28

DCEI21DTG7 000216 NNNNNNNNNN NNN NNN 001 001 120 000795 10529895.1.1

Checks paid (continued)

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1519	240.00	03/25	1520	4,769.21	03/21			
\$306,976.30			Total checks paid					

* Gap in check sequence.

\$328,816.95	Total debits
---------------------	---------------------

Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
02/28	2,581,798.65	03/11	2,345,472.84	03/22	2,329,876.65
03/01	2,581,670.58	03/14	2,340,172.02	03/25	2,259,314.49
03/06	2,579,820.58	03/15	2,335,508.30	03/26	2,257,464.49
03/07	2,575,184.50	03/18	2,334,784.00	03/28	2,252,981.70
03/08	2,345,505.11	03/21	2,329,986.32		

Average daily ledger balance	\$2,373,971.84
-------------------------------------	-----------------------

**IMPORTANT ACCOUNT INFORMATION**

Fees effective April 1, 2013

- Cashier's check - \$10 each
- Collection Fee - Domestic Incoming and Outgoing - \$25 per item
- Cashed/Deposited Item Returned Unpaid - \$12 per item
- Re-deposited item - \$8 per item
- Legal Process Fee (includes levy, writ, garnishment and any other legal document that requires funds to be attached) - \$125 each
- Credit Inquiry Fee (deposit and/or credit account information provided to third party at your request) - \$10 each
- Wire Transfers - Incoming domestic/internal transfer - \$15 each

Please note: Some fees may be changing while others are already effective in your state.

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.

000796

